

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

Claims 1-15 (cancelled).

Claim 16 (currently amended): A method facilitated by a computer network to accomplish a trusted ~~insurance~~ transaction of a group benefits plan involving a group benefits provider ~~an insurance business entity~~, a networked entity, and a networked ~~insurance~~ consumer, comprising the acts of:

providing an administrative server having a communications channel for electronically communicating with the group benefits provider ~~insurance business entity~~ and having a communications channel for electronically communicating with the networked entity and networked ~~insurance~~ consumer;

providing an insurance business registration system in the administrative server wherein the group benefits provider ~~insurance business entity~~ can be authenticated and a unique identifier is assigned to the group benefits provider ~~insurance business entity~~ (BEID), whereby the group benefits provider ~~insurance business entity~~ is designated a registered group benefits provider ~~insurance business entity~~;

allowing the registered group benefits provider ~~insurance business entity~~ to selectively access the administrative server to submit details of group benefits plans provided by the registered group benefits provider ~~insurance business entity~~ and to view selections made by the networked ~~insurance~~ consumer specific to the BEID wherein the administrative server will store the details of the group benefits plans provided by the registered group benefits provider ~~insurance business entity~~, and wherein the registered group benefits provider ~~insurance business entity~~ may access a group benefits plan configurator hosted on the administrative server that allows the registered group benefits provider ~~insurance business entity~~ to modify said details of insurance products;

providing a networked entity registration system in the administrative server wherein the networked entity can be authenticated and a unique identifier is assigned to the networked entity

(NEID), whereby the networked entity is designated a registered networked entity;

allowing the registered networked entity to selectively access the details of the group benefits plans provided by a registered group benefits provider ~~insurance business entity~~ and to endorse the group benefits plans wherein the administrative server will store the group benefits plans endorsed by the networked entity; and

providing a networked ~~insurance~~ consumer registration system in the administrative server whereby a networked ~~insurance~~ consumer who has authorized access to a registered networked entity's computer system can be designated a registered ~~insurance~~ consumer and assigned a unique registered ~~insurance~~ consumer identifier (RCID), and whereby said registered ~~insurance~~ consumer can access the endorsed group benefits plans associated with said RCID and make selections on the endorsed group benefits plans.

Claim 17 (currently amended): The method as recited in Claim 16 wherein the registered ~~insurance~~ consumer has authorized access to the registered networked entity's computer system through the registered networked entity's intra-network system.

Claim 18 (currently amended): The method as recited in Claim 16 wherein the registered ~~insurance~~ consumer has authorized access to the registered networked entity's computer system through an Internet system.

Claim 19 (currently amended): The method as recited in Claim 16 further comprising the act of providing an on-line payment system where a registered networked entity can make payments to a group benefits provider ~~an insurance business entity~~ for group benefits plans selected by a registered ~~insurance~~ consumer.

Claim 20 (original): The method as recited in Claim 16 wherein the communications channels employ a secure socket layer protocol.

Claim 21 (original): The method as recited in Claim 16 wherein the identifiers comprise an e-mail address and a password.

Claim 22 (currently amended): The method as recited in Claim 21 wherein a process for designating a group benefits provider ~~an insurance business entity~~ as a registered group benefits provider ~~insurance business entity~~ comprising comprises the acts of:

receiving registration information from the group benefits provider ~~insurance business entity~~ including an e-mail address of a contact person for the group benefits provider ~~insurance business entity~~;

authenticating the group benefits provider ~~insurance business entity~~;

assigning a password to the group benefits provider ~~insurance business entity~~; and

electronically sending the password to the received e-mail address.

Claim 23 (currently amended): The method as recited in Claim 21 wherein a process for designating a networked entity as a registered networked entity ~~comprising~~ comprises the acts of:

receiving registration information from the networked entity including an e-mail address of a contact person for the networked entity;

authenticating the networked entity;

assigning a password to the networked entity; and

electronically sending the password to the received e-mail address.

Claim 24 (currently amended): The method as recited in Claim 21 wherein a process for designating a networked ~~insurance~~ consumer as a registered insurance consumer comprises the acts of:

receiving registration information from the networked ~~insurance~~ consumer including an e-mail address of the networked ~~insurance~~ consumer;

authenticating the registered networked entity;

assigning a password to the networked ~~insurance~~ consumer; and

electronically sending the password to the received e-mail address.

Claim 25 (original): The method as recited in Claim 16 wherein the authentication is accomplished by exchanging digital certificates.

Claim 26 (currently amended): The method as recited in Claim 16 further comprising the act of authenticating the registered networked entity prior to designating the networked ~~insurance~~ consumer as a registered ~~insurance~~ consumer.

Claim 27 (original): The method as recited in Claim 19 wherein the identifier comprises an e-mail address and a password.

Claim 28 (currently amended): The method as recited in Claim 27 wherein a process for designating a group benefits provider ~~an insurance business entity~~ as a registered group benefits provider ~~insurance business entity comprising~~ comprises the acts of:

receiving registration information from the group benefits provider ~~insurance business entity~~ including an e-mail address of a contact person for the group benefits provider ~~insurance business entity~~;

authenticating the group benefits provider ~~insurance business entity~~;

assigning a password to the group benefits provider ~~insurance business entity~~; and

electronically sending the password to the received e-mail address.

Claim 29 (original): The method as recited in Claim 27 wherein a process for designating a networked entity as a registered networked entity comprising the acts of:

receiving registration information from the networked entity including an e-mail address of a contact person for the networked entity;

authenticating the networked entity;

assigning a password to the networked entity; and

electronically sending the password to the received e-mail address.

Claim 30 (currently amended): The method as recited in Claim 27 wherein a process for designating a networked ~~insurance~~ consumer as a registered ~~insurance~~ consumer comprises the acts of:

receiving registration information from the networked ~~insurance~~ consumer including an

e-mail address of the networked ~~insurance~~ consumer;  
    authenticating the registered networked entity;  
    assigning a password to the networked ~~insurance~~ consumer; and  
    electronically sending the password to the received e-mail address.

Claim 31 (currently amended): An administrative server apparatus for facilitating a trusted ~~insurance~~ transaction between a group benefits provider ~~an insurance business entity~~ and a plurality of individual networked ~~insurance~~ consumers forming a network entity comprising:

    a communication mechanism for allowing the administrative server to electronically communicate with the group benefits provider ~~insurance business entity~~ and a communication mechanism for allowing the administrative server to electronically communicate with the networked entity and the networked ~~insurance~~ consumers;

    an insurance business registration mechanism wherein the group benefits provider ~~insurance business entity~~ can be authenticated and a unique identifier is assigned to the group benefits provider ~~insurance business entity~~ (BEID), whereby the group benefits provider ~~insurance business entity~~ is designated a registered group benefits provider ~~insurance business entity~~;

    a mechanism for allowing the registered group benefits provider ~~insurance business entity~~ to selectively access the administrative server to submit details of products and/or services provided by the registered group benefits provider ~~insurance business entity~~ and to view selections made by the networked ~~insurance~~ consumers associated with said BEID, and a storage device for storing the details of products and/or services provided by the registered group benefits provider ~~insurance business entity~~, wherein the registered group benefits provider ~~insurance business entity~~ may access a group benefits plan configurator hosted on the administrative server that allows the registered group benefits provider ~~insurance business entity~~ to modify said details of insurance products;

    a networked entity registration mechanism wherein the networked entity can be authenticated, whereby the networked entity is designated a registered networked entity; and

    a networked ~~insurance~~ consumer registration mechanism whereby each of said networked ~~insurance~~ consumers having authorized access to a registered networked entity's computer

system can be designated a registered ~~insurance~~ consumer and assigned a unique registered ~~insurance~~ consumer identifier (RCID), and whereby said registered ~~insurance~~ consumer can access data provided by a registered group benefits provider ~~insurance-business-entity~~ associated with said RCID and make personal selections on the data, the selections being stored in the storage device of the administrative server apparatus.

Claim 32 (currently amended): The apparatus as recited in Claim 31 wherein the registered ~~insurance~~ consumer has authorized access to the registered networked entity's computer system through the registered networked entity's intra-network system.

Claim 33 (currently amended): The apparatus as recited in Claim 31 wherein the registered ~~insurance~~ consumer has authorized access to the registered networked entity's computer system through an Internet system.

Claim 34 (currently amended): The apparatus as recited in Claim 31 further comprising an on-line payment mechanism where a registered ~~insurance~~ consumer can make payments to a group benefits provider ~~an insurance-business-entity~~ for goods and/or services selected by the registered ~~insurance~~ consumer.

Claim 35 (original): The apparatus as recited in Claim 31 wherein the communications mechanisms employ a secure socket layer protocol.

Claim 36 (original): The apparatus as recited in Claim 31 wherein the identifiers comprise an e-mail address and a password.

Claim 37 (currently amended): The apparatus as recited in Claim 36 wherein the group benefits provider ~~insurance-business-entity~~ registration mechanism comprises:  
a mechanism for receiving registration information from the group benefits provider ~~insurance-business-entity~~ including an e-mail address of a contact person for the group benefits provider ~~insurance-business-entity~~;

- a mechanism for authenticating the group benefits provider ~~insurance business entity~~;
- a mechanism for assigning a password to the group benefits provider ~~insurance business~~ entity; and
- a mechanism for electronically sending the password to the received e-mail address.

Claim 38 (original): The apparatus as recited in Claim 36 wherein the networked entity registration mechanism comprises:

- a mechanism for receiving registration information from the networked entity including an e-mail address of a contact person for the networked entity;
- a mechanism for authenticating the networked entity;
- a mechanism for assigning a password to the networked entity; and
- a mechanism for electronically sending the password to the received e-mail address.

Claim 39 (currently amended): The apparatus as recited in Claim 36 wherein the networked ~~insurance~~ consumer registration mechanism comprises:

- a mechanism for receiving registration information from the networked ~~insurance~~ consumer including an e-mail address of the networked ~~insurance~~ consumer;
- a mechanism for authenticating the registered networked entity;
- a mechanism for assigning a password to the networked ~~insurance~~ consumer; and
- a mechanism for electronically sending the password to the received e-mail address.

Claim 40 (original): The apparatus as recited in Claim 31 wherein the authentication is accomplished by exchanging digital certificates.

Claim 41 (currently amended): The apparatus as recited in Claim 31 further comprising a mechanism for authenticating the registered networked entity prior to designating the networked ~~insurance~~ consumer as a registered ~~insurance~~ consumer.

Claim 42 (original): The apparatus as recited in Claim 34 wherein the identifiers comprise an e-mail address and a password.

Claim 43 (currently amended): The apparatus as recited in Claim 42 wherein the group benefits provider ~~insurance business entity~~ registration mechanism comprises:

a mechanism for receiving registration information from the group benefits provider ~~insurance business entity~~ including an e-mail address of a contact person for the group benefits provider ~~insurance business entity~~;

a mechanism for authenticating the group benefits provider ~~insurance business entity~~;

a mechanism for assigning a password to the group benefits provider ~~insurance business entity~~; and

a mechanism for electronically sending the password to the received e-mail address.

Claim 44 (original): The apparatus as recited in Claim 42 wherein the networked entity registration mechanism comprises:

a mechanism for receiving registration information from the networked entity including an e-mail address of a contact person for the networked entity;

a mechanism for authenticating the networked entity;

a mechanism for assigning a password for the networked entity; and

a mechanism for electronically sending the password to the received e-mail address.

Claim 45 (currently amended): The apparatus as recited in Claim 42 wherein the networked ~~insurance~~ consumer registration mechanism comprises:

a mechanism for receiving registration information from the networked ~~insurance~~ consumer including an e-mail address of the networked ~~insurance~~ consumer;

a mechanism for authenticating the registered networked entity;

a mechanism for assigning a password to the networked ~~insurance~~ consumer; and

a mechanism for electronically sending the password to the received e-mail address.

Claim 46 (currently amended): A system under the control of a group benefits provider ~~an insurance business entity~~ facilitating a trusted ~~insurance~~ transaction with a networked ~~insurance~~ consumer, the system comprising:



a group benefits provider ~~an insurance business entity~~ server;  
an electronic communicating mechanism for providing the group benefits provider ~~insurance business entity~~ server access to a server-to-server electronic communication channel;  
an authenticating system coupled to said group benefits provider ~~insurance business entity~~ server for facilitating an authentication process of the group benefits provider ~~insurance business entity~~ when said group benefits provider ~~insurance business entity~~ server is accessing the electronic communication channel;  
a mechanism for indicating products and/or services that are endorsed by a networked entity; and  
a mechanism for outputting registration information wherein the outputting of the registration information initiates the authentication process of the group benefits provider ~~insurance business entity~~, and for receiving a group benefits provider ~~an insurance business entity~~ identifier, wherein outputting the group benefits provider ~~insurance business entity~~ identifier allows details of the endorsed products and/or services to be outputted to the electronic communication channel and further allows selections of the endorsed products and/or services made by the networked ~~insurance~~ consumer to be received from the electronic communication channel, wherein the networked ~~insurance~~ consumer is permitted access to the endorsed products and/or services by the networked entity registered with the electronic communication channel, wherein the endorsed products and/or services are associated with said ~~insurance~~ customer, and wherein the registered group benefits provider ~~insurance business entity~~ may access a group benefits plan configurator hosted on the ~~administrative~~ group benefits provider server that allows the registered group benefits provider ~~insurance business entity~~ to modify said details of insurance products.

Claim 47 (original): The system as recited in Claim 46 wherein the authenticating system employs a digital certificate authenticating protocol.

Claim 48 (original): The system as recited in Claim 46 wherein the electronic communication mechanism employs the secure socket layer protocol.

Claim 49 (currently amended): The system as recited in Claim 46 wherein the group benefits provider insurance-business entity identifier is an e-mail address of a contact person for the group benefits provider insurance-business entity and a password.

Claim 50 (currently amended): The system as recited in Claim 46 wherein the networked ~~insurance~~ consumer has authorized access to an intra-network system of the networked entity.

Claim 51 (original): The system as recited in Claim 50 wherein the authenticating system employs a digital certificate authenticating protocol.

Claim 52 (original): The system as recited in Claim 50 wherein the electronic communication mechanism employs the secure socket layer protocol.

Claim 53 (currently amended): The system as recited in Claim 50 wherein the group benefits provider insurance-business entity identifier is an e-mail address of a contact person for the group benefits provider insurance-business entity and a password.

Claim 54 (currently amended): A system under the control of a networked entity facilitating a trusted ~~insurance~~ transaction between an group benefits provider insurance-business entity and a networked ~~insurance~~ consumer, the system comprising:

- a networked entity server;

- a system for facilitating an electronic connection of the networked entity server to a PC via a network system;

- a communication mechanism for providing networked entity server access to a server-to-server electronic communication channel;

- an authenticating system coupled to the networked entity server for facilitating an authentication process of the networked entity when the networked entity server is accessing the electronic communication channel;

- a mechanism for outputting networked entity registration information and for receiving a networked entity identifier, wherein the outputting of the networked entity registration

information initiates the authentication process;

a mechanism for indicating products and/or services that are endorsed by the networked entity; and

a mechanism for allowing the PC to access the electronic communication channel to output networked ~~insurance~~ consumer registration information wherein the outputting of the networked ~~insurance~~ consumer registration information initiates the authentication process of the networked entity, and for allowing the PC to receive a registered ~~insurance~~ consumer identifier wherein an outputting of the registered ~~insurance~~ consumer identifier allows the PC to receive details of endorsed products and/or services associated with said consumer identifier and to make selections on the endorsed products and/or services, wherein the registered ~~insurance~~ consumer identifier is outputted when the networked ~~insurance~~ consumer associated with the registered ~~insurance~~ consumer identifier has permission for authorized access to the endorsed products and/or services by the networked entity, and the group benefits provider ~~insurance-business entity~~ submits details of the endorsed products and/or services to the network system, and wherein the registered group benefits provider ~~insurance-business entity~~ may access a group benefits plan configurator hosted on the networked entity ~~administrative~~ server that allows the registered group benefits provider ~~insurance-business entity~~ to modify said details of insurance products.

Claim 55 (original): The system as recited in Claim 54 wherein the network system is an intra-network system.

Claim 56 (original): The method as recited in Claim 54 wherein the network system is an Internet system.

Claim 57 (original): The system as recited in Claim 54 wherein said authenticating system employs the digital certificate authenticating protocol.

Claim 58 (original): The system as recited in Claim 54 wherein the communicating mechanism employs the secure socket layer protocol.

Claim 59 (original): The system as recited in Claim 55 wherein the intra-network system is a local area network system.

Claim 60 (original): The system as recited in Claim 55 wherein the intra-network system is a wide area network system.

Claim 61 (original): The system as recited in Claim 54 wherein an authorized access requires submission of a proper login ID and password.

Claim 62 (original): The system as recited in Claim 54 wherein the identifiers comprise an e-mail address and password.